

From: "Robert Russell" <rdr7@psu.edu> on 10/01/2007 04:00:01 PM

Subject: Truth in Lending

This email is to express my full support for any change in regulation that increases the transparency of credit card rates and changes in terms. In fact, I believe that the proposed changes do not go far enough in regulating what has become in too many instances, a predatory and very profitable industry.

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